

MicroTest measures are metrics or indicators that are standard measures to assess performance across the industry. In MicroTest, we took considerable care to develop a set of indicators that define performance for the domestic microenterprise industry; are accurate, reliable and easy-to-use; and that allow us to make comparisons across programs and over time. Each metric or indicator has a very specific definition that is used by all MicroTest members. For a full list of the measures and definitions please see: <http://microtest.org/Microtest/MTMeasures09.pdf>.

The MicroTest measures are divided into six areas of program performance: Outreach to Target Groups, Scale, Credit Program Effectiveness, Training Program Effectiveness, Efficiency, and Sustainability. The measures in these datasheets follow this format.

In these datasheets we focus on standard statistical summary values of mean, median, minimum, and maximum. The summary statistics are mathematical representations of the data. Throughout the datasheets, we use two values for the notion of “average”, one the arithmetic average or mean, and the other the median or value in the middle. Note that neither of the mathematic terms necessarily describes what is “common”.

The other statistic we report is “Top Performance,” defined as the numeric value needed to reach to the top 20% of the database. It is a statistic, not a practice nor a behavior. For a more detailed discussion of how to read and understand MicroTest data, please see: <http://fieldus.org/Microtest/PerformanceBenchmarking.pdf>.

<b>2009 Data</b>		<b>41</b>	<b>41</b>	<b>1</b>	<b>1</b>	<b>16</b>	<b>26</b>	
<b>Measures</b>		<b>All Program Averages</b>	<b>All Program Medians</b>	<b>Minimum</b>	<b>Maximum</b>	<b>Credit-Led Program Medians</b>	<b>Training-Led Program Medians</b>	<b>Top Performing 1/5 of Programs Floor</b>
<b>Scale</b>								
Number of Inquiries	n=	980 31	654 31	20	6283	958 13	338 18	1,277
Number of Participants	n=	668 41	371 41	13	3102	543 15	215 26	937
Number of clients who received BD training and/or TA	n=	209 38	86 38	9	1279	56 12	121 26	271
Number of participants who received BD training and/or TA	n=	539 37	203 37	9	3041	145 12	215 25	769
Number of Loans Disbursed	n=	65 28	35 28	0	357	40 16	25 12	61
Dollar Value of Loans Disbursed	n=	\$612,392 28	\$405,547 28	\$0	\$3,058,859	\$698,991 16	\$75,613 12	\$906,149
Number of clients linked to banks or other commercial providers	n=	3 9	2 9	0	10	2 3	2 6	4
Total amount of dollars leveraged	n=	\$44,354 9	\$32,000 9	\$0	\$189,875	\$38,710 3	\$32,000 6	\$50,640
Number of loans over 35K disbursed	n=	9 13	2 13	0	44	2 9	1 4	16
Dollar value of loans over 35K disbursed	n=	\$735,833 13	\$130,000 13	\$0	\$5,986,595	\$150,000 9	\$45,000 4	\$858,767
Number of loans over 35K leveraged	n=	2 9	0 9	0	12	6 3	0 6	4
Dollar value of loans over 35K leveraged	n=	\$379,195 9	\$0 9	\$0	\$1,799,000	\$1,093,757 3	\$0 6	\$647,503
Total number of IDA account holders	n=	62 10	28 10	1	238	26 3	29 7	105
Dollar value of IDA account holders	n=	\$145,693 10	\$72,697 10	\$4,575	\$630,000	\$123,600 3	\$72,000 7	\$192,902
Total number of assisted businesses	n=	340 35	163 35	6	1958	386 13	73 22	511